

In re:
John Hager
Debtor

Case No. 19-15849-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Oct 18, 2024

User: admin
Form ID: 138OBJ

Page 1 of 3
Total Noticed: 33

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ^ | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 20, 2024:

| Recip ID | Recipient Name and Address |
|----------|--|
| db | + John Hager, 2740 N. Barley Sheaf Road, Coatesville, PA 19320-2245 |
| 14391152 | + Envoy Mortgage Ltd, 5100 Westheimer Rd Ste 3, Houston, TX 77056-5515 |
| 14391153 | + Gco-elf/glelsi, 2401 International Lane, Madison, WI 53704-3121 |
| 14391154 | + Glelsi/key Bank, 2401 International Lane, Madison, WI 53704-3121 |
| 14586089 | + MATRIX FINANCIAL SERVICES CORP., C/O REBECCA ANN SOLARZ, KML Law Group, P.C., 701 Market Street, Suite 5000 Philadelphia, PA 19106-1541 |
| 14393824 | + Matrix Financial Services Corporation, C/O DANIEL P. JONES, 1581 Main Street, Suite 200, The Shops at Valley Square, Warrington, PA 18976-3403 |
| 14448883 | + Ross, Quinn & Ploppert, P.C., 192 S. Hanover Street, Suite 101, Pottstown, PA 19464-6096 |
| 14436939 | + Township of Caln/Caln Township Municipal Authority, C/O JAMES RANDOLPH WOOD, Portnoff Law Associates, Ltd., 2700 Horizon Drive, Suite 100 King of Prussia, PA 19406-2726 |
| 14436063 | + Township of Caln/Caln Township Municipal Authority, c/o Portnoff Law Associates, Ltd., P.O. Box 3020, Norristown, PA 19404-3020 |
| 14436062 | + Township of Caln/Caln Township Municipal Authority, c/o James R. Wood, Esquire, 2700 Horizon Drive, Suite 100, King of Prussia, PA 19406-2726 |

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|---|----------------------|--|
| smg | Email/Text: megan.harper@phila.gov | Oct 19 2024 00:04:00 | City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595 |
| smg | Email/Text: RVSVCBICNOTICE1@state.pa.us | Oct 19 2024 00:04:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| 14391923 | Email/Text: GUARBKe-courtdocs@ascendiumeducation.org | Oct 19 2024 00:03:00 | Ascendium Education Solutions, Inc, PO Box 8961, Madison WI 53708-8961 |
| 14391147 | + Email/PDF: bankruptcy_prod@navient.com | Oct 19 2024 00:23:35 | Ascendium Education Solutions, Inc., C/O Navient Post Claim Assistance, P.O. Box 9460, Wilkes Barre, PA 18773-9460 |
| 14391148 | Email/PDF: AIS.cocard.ebn@aisinfo.com | Oct 19 2024 00:21:08 | Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238 |
| 14405098 | + Email/PDF: ebn_ais@aisinfo.com | Oct 19 2024 00:21:13 | Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901 |
| 14391149 | + Email/Text: enotifications@santanderconsumerusa.com | Oct 19 2024 00:04:00 | Chrysler Capital, Po Box 961275, Fort Worth, TX 76161-0275 |
| 14430080 | Email/PDF: Citi.BNC.Correspondence@citi.com | Oct 19 2024 00:24:13 | Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027 |
| 14391151 | Email/Text: BKCourtNotices@yourmortgageonline.com | Oct 19 2024 00:03:00 | Dovenmuehle Mortgage, 1 Corporate Dr Ste 360, Lake Zurich, IL 60047 |
| 14427512 | Email/Text: BKCourtNotices@yourmortgageonline.com | Oct 19 2024 00:03:00 | Matrix Financial Services Corporation, 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047 |

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| | | | |
|----------|---|----------------------|--|
| 14393127 | Email/Text: BKCourtNotices@yourmortgageonline.com | Oct 19 2024 00:03:00 | Matrix Financial Services Corporation, c/o Dovenmuehle Mortgage, Inc., 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047 |
| 14403218 | Email/Text: mrdiscen@discover.com | Oct 19 2024 00:03:00 | Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025 |
| 14391150 | + Email/Text: mrdiscen@discover.com | Oct 19 2024 00:03:00 | Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316 |
| 14391155 | + Email/Text: GSBankElectronicBankruptcyNotice@gs.com | Oct 19 2024 00:03:00 | Gs Bank Usa, Po Box 45400, Salt Lake City, UT 84145-0400 |
| 14505320 | Email/Text: sbse.cio.bnc.mail@irs.gov | Oct 19 2024 00:03:00 | DEPARTMENT OF THE TREASURY, INTERNAL REVENUE SERVICE, 600 ARCH STREET RM 5200, PHILADELPHIA PA 19106 |
| 14739906 | + Email/Text: bankruptcy@roundpointmortgage.com | Oct 19 2024 00:03:00 | MATRIX FINANCIAL SERVICES CORP., c/o RoundPoint Mortgage Servicing, 446 Wrenplace, Road Fort Mill, SC 29715-0200 |
| 14594338 | ^ MEBN | Oct 19 2024 00:01:39 | MATRIX FINANCIAL SERVICES CORP., C/O FLAGSTAR BANK FSB, 5151 Corporate Drive, Troy, MI 48098-2639 |
| 14585665 | ^ MEBN | Oct 19 2024 00:01:12 | MATRIX FINANCIAL SERVICES CORP., C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541 |
| 14391156 | + Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov | Oct 19 2024 00:04:00 | Nelnet Loans, 6420 Southpoint Pkwy, Jacksonville, FL 32216-0944 |
| 14420890 | + Email/Text: csc.bankruptcy@amwater.com | Oct 19 2024 00:04:00 | Pennsylvania American Water, PO BOX 578, Alton, IL 62002-0578 |
| 14391157 | + Email/Text: csc.bankruptcy@amwater.com | Oct 19 2024 00:04:00 | Pennsylvania American Water, PO Box 371412, Pittsburgh, PA 15250-7412 |
| 14391158 | ^ MEBN | Oct 19 2024 00:01:07 | Raymour & Flanigan, PO Box 130, Liverpool, NY 13088-0130 |
| 14391159 | + Email/PDF: Citi.BNC.Correspondence@citi.com | Oct 19 2024 00:23:41 | Thd/cbna, Po Box 6497, Sioux Falls, SD 57117-6497 |

TOTAL: 23

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|--|
| 14402841 | *+ | CHRYSLER CAPITAL, P.O. BOX 961275, FORT WORTH, TX 76161-0275 |
| 14405259 | * | Department of the Treasury - IRS, PO Box 7346, Philadelphia, PA 19101-7346 |

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 20, 2024 Signature: /s/Gustava Winters

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 18, 2024 at the address(es) listed below:

| Name | Email Address |
|-------------------------|--|
| DANIEL P. JONES | on behalf of Creditor Matrix Financial Services Corporation djones@sterneisenberg.com bkecf@sterneisenberg.com |
| DENISE ELIZABETH CARLON | on behalf of Creditor MATRIX FINANCIAL SERVICES CORP. bkgroup@kmlawgroup.com |
| JAMES RANDOLPH WOOD | on behalf of Creditor Township of Caln/Caln Township Municipal Authority jwood@portnoffonline.com jwood@ecf.inforuptcy.com |
| JOSEPH L QUINN | on behalf of Debtor John Hager CourtNotices@rqplaw.com |
| KENNETH E. WEST | ecfemails@ph13trustee.com philaecf@gmail.com |
| United States Trustee | USTPRegion03.PH.ECF@usdoj.gov |
| WILLIAM EDWARD CRAIG | on behalf of Creditor Santander Consumer USA Inc. dba Chrysler Capital wcraig@egalawfirm.com mortoncraigecef@gmail.com;alapinski@egalawfirm.com |

TOTAL: 7

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

| | | |
|------------|---|-----------------------|
| IN RE: |) | |
| John Hager |) | Case No. 19-15849-pmm |
| |) | |
| |) | |
| Debtor(s). |) | Chapter: 13 |
| |) | |
| |) | |

NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

Eastern District of Pennsylvania
900 Market Street
Suite 400
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

Date: October 18, 2024

For The Court

Timothy B. McGrath
Clerk of Court